

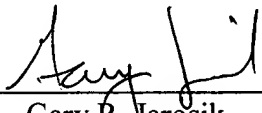
presenting to a user a series of questions and a selection of answers for each question;  
receiving answer inputs from the user;  
differentiating the plurality of benefit plans as a function of the answer inputs; and  
presenting information to the user indicative of the differentiation.

### REMARKS

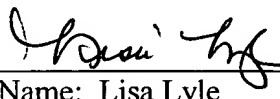
The application is considered to be in good and proper form for allowance. Such action on the part of the Examiner is respectfully requested. Should the Examiner feel that a teleconference would expedite the prosecution of the subject application, the applicants respectfully request that the undersigned attorney be contacted.

Respectfully submitted,

Date: August 22, 2001

By:   
Gary R. Jarosik  
Reg. No. 35,906  
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Certificate of Mailing: I hereby certify that this correspondence is being deposited with the United States Postal Service via First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on this 22nd day of August, 2001.

  
Name: Lisa Lyle